Application No. 10/830,115 Attorney Docket No. 123306-177660

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Application No.: 10/830,115 Confirmation No.: 9016

Filed: April 23, 2004 Art Unit: 3691

For: AUTOMATED BUSINESS FINANCIAL Examiner: G. Johnson ANALYSIS REPORTING

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT AND REQUEST FOR RECONSIDERATION

Dear Sir:

In reply to the Non-Final Office Action dated January 23, 2009, applicants request entry of the following:

Amendments to the Claims, as shown in the Listing of Claims beginning on page 2; and Remarks beginning on page 23.